



2024

RIPON AREA SCHOOL DISTRICT BENEFITS GUIDE

Last updated November 8, 2023

You have 30 days from your date of hire or qualifying life event to make your benefit elections. For more information about your benefits, please contact Payroll Manager Karin Hanke hankek@ripon.k12.wi.us or Business Manager Jonah Adams adamsj@ripon.k12.wi.us.

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Summary of Benefits

- Brainshark Presentation** - Video Overview of RASD Benefits *Coming Soon*
- Medical** RASD offers medical coverage through direct contracts with medical providers and through the Health Payment Systems (HPS) network in Wisconsin and through First Health network outside of Wisconsin.
- Legacy Medical Clinic** RASD partners with Dr. Eric Miller and Nurse Practitioner Amy Puls to offer free medical care and medications in Ripon (also Beaver Dam and Mayville).
- Dental** RASD offers dental coverage through Delta Dental.
- Vision** RASD offers coverage through Delta Dental.
- Disability & Life Insurance** RASD staff who work a minimum of 20 hours per week have free long-term disability insurance. RASD offers subsidized life insurance if you work at least 880 hours annually, and you may purchase additional life insurance coverage.
- Retirement Planning** Staff who work at least 880 hours in a school year are eligible for the Wisconsin Retirement System. In 2024, the rate increases to 6.9%.

Eligibility

All benefits are available to staff who are regularly scheduled to work 30 hours or more per week while some benefits are available to all staff:

Regularly scheduled to work fewer than 20 hours:

- Social Security/ Medicare

Regularly scheduled to work 20 or more hours:

- Social Security/ Medicare
- Wisconsin Retirement System (eligible with 880 hours annually)
- Life Insurance (eligible with 880 hours annually)
- Short-Term Disability Insurance available and Long-Term Disability Insurance
- Employee Assistance Program and Identity Theft Program
- Flexible Spending Account available

Regularly scheduled to work 30 or more hours:

- All of the above, plus the following:
- Medical Insurance
- Dental Insurance
- Vision Insurance available
- Opt-Out Incentive available

Medical

Staff members who work at least 30 hours per week have two medical insurance plan options to choose from. The base plan has higher monthly premiums but lower copayments and maximum out of pocket costs. The buy-down plan has lower monthly premiums but higher copayments and maximum out of pocket costs.

RASD staff have free access to the Legacy Medical Clinic and our primary care provider Dr. Eric Miller and Nurse Practitioner Amy Puls. Staff also have access to other free medical providers through our Tier 1 contracts. Additionally, staff have the option to choose providers inside and outside of the HPS network (Tier 2), which covers most of Wisconsin. Copayment costs in Tier 2 and Tier 3 vary by provider, and monthly premium costs vary depending on the plan you choose.

- [Summary of Benefits and Coverage Notice](#) (PDF)
 - [Base Plan Summary](#) (PDF)
 - [Buy-Down Plan Summary](#) (PDF)
- Detailed Plan Document (PDF) *Coming Soon*
- [Base Plan Overview](#) (bookmark link)
- [Buy-Down Plan Overview](#) (bookmark link)
- [Medical Plan Enrollment/ Change/ Waiver Form](#) (PDF)
- [Open Enrollment Meeting Recording](#) (Video 1:16:18)
- [Open Enrollment Presentation](#) (PDF)
- [Frequently Asked Questions](#) (Google Document)

Members in the base plan and buy-down plan will use all three tiers. Please call FiveStar Health before you receive a treatment, procedure, or imaging (888) 493-9163. There is a \$250 penalty for not notifying FiveStar Health.

TIER 1 (Independent Providers with Direct Contracts)

- Approximately 70 providers are available to members at no cost under Tier 1 for primary care, physical/occupational/speech therapy, behavioral health, chiropractic, dermatology, podiatry, etc. Please access Tier 1 by calling FiveStar Health at (888) 493-9163.
- Telehealth primary care and mental health visits are also free through Teladoc:
<https://www.teladoc.com/>
 - See how to register for Teladoc here: [LINK](#)

TIER 2 (HPS, Health EOS, & First Health Networks)

- The HPS Network combined with Health EOS will provide you access to most of the healthcare providers in Wisconsin, under Tier 2 with copayments. [See the map/list of system providers.](#)

- The First Health Network will provide you access to many healthcare providers outside of Wisconsin under Tier 2. See the First Health website: <https://www.myfirsthealth.com>

TIER 3 (Non-Network Providers)

- It is important to avoid non-network providers because there are no pre-negotiated rates, and our plan will pay only 150% of Medicare toward your expenses. This could leave you with significant out-of-pocket costs beyond the maximum out-of-pocket costs listed below. If you end up with a bill from a non-network provider, contact the FiveStar Health and the RASD business office to see if negotiating a lower cost is possible.

Monthly Medical Insurance Premiums

BASE PLAN

| | Staff-Paid Premium | | | District-Paid Premium | | |
|-----------------------|----------------------|----------------------|----------------|-----------------------|----------------------|-----------------|
| | 2023 Monthly Premium | 2024 Monthly Premium | Change | 2023 Monthly Premium | 2024 Monthly Premium | Change |
| Single | \$98.75 | \$113.56 | \$14.81 | \$724.19 | \$832.38 | \$108.63 |
| Employee + Spouse | \$179.88 | \$206.86 | \$26.99 | \$1,319.16 | \$1,516.90 | \$197.87 |
| Employee + Child(ren) | \$174.90 | \$201.14 | \$26.24 | \$1,282.61 | \$1,475.14 | \$192.39 |
| Family | \$264.01 | \$303.61 | \$39.60 | \$1,936.10 | \$2,226.13 | \$290.41 |

BUY-DOWN PLAN

| | Staff-Paid Premium | | | District-Paid Premium | | |
|-----------------------|----------------------|----------------------|----------------|-----------------------|----------------------|-----------------|
| | 2023 Monthly Premium | 2024 Monthly Premium | Change | 2023 Monthly Premium | 2024 Monthly Premium | Change |
| Single | \$57.60 | \$66.24 | \$8.40 | \$724.19 | \$832.38 | \$108.63 |
| Employee + Spouse | \$104.93 | \$120.67 | \$16.07 | \$1,319.16 | \$1,516.90 | \$197.87 |
| Employee + Child(ren) | \$102.02 | \$117.32 | \$14.98 | \$1,282.61 | \$1,475.14 | \$192.39 |
| Family | \$154.00 | \$177.10 | \$23.00 | \$1,936.10 | \$2,226.13 | \$290.41 |

The Spousal Monthly Surcharge is \$50 for employees whose spouse is eligible to take insurance through his/her employer.

Non-wellness participation monthly surcharge = **\$80** each for Employees and Spouses for those who do not complete an annual biometric consultation with Dr. Miller or Nurse Practitioner Puls, or submit biometrics to Dr. Miller's office.

*Opt-Out Benefit of \$3,000 for waiving family medical coverage – Must be eligible for family health insurance and maintain health insurance coverage with another insurance provider. Contact Karin Hanke to determine eligibility.

Legacy Medical Clinic (Tier 1)

Dr. Eric Miller and Nurse Practitioner Amy Puls are contracted with RASD to provide free services to members at 402 Eureka St, Ripon. Dr. Miller is a former Professor at the UW-Madison School of Medicine and Public Health and a former Chief of Staff at UW-Health Beaver Dam Clinic. [Read more](#). Nurse Practitioner Amy Puls worked as a pediatric nurse before earning her Nurse Practitioner license. Prior to 2023, Nurse Puls worked as the primary provider for an Aurora clinic in Lomira for 10 years. Dr. Miller is available to staff and family members on the medical plan 24/7 by calling 920-781-1504. [Read more](#). The Legacy Medical Clinic can provide the following free services:

Acute Care

- Illness evaluation and treatment
- Injury evaluation and treatment
- Behavioral health issues
- Joint sprains, strains, fractures
- Dermatologic care
- Laceration, wound, burn care
- Exacerbations of chronic conditions

Office Procedures

- Skin biopsies
- Mole, lesion, and skin tag removal
- Cyst and lipoma removal
- Toenail removal
- Cryotherapy of warts and lesions
- Joint injections and aspirations
- Trigger point injections

Other

- Point-of-care rapid tests (Strep, Flu, Mono, Pregnancy, Urine)
- On-site lab draws
- On-site EKG tracings and interpretation
- 50 free medications (blood pressure, allergy, antibiotics, etc.)
- Imaging referrals
- Pre and post hospital care coordination
- Annual Physical
- Well Child Care
- Sports Physicals
- Pre-op Clearance
- Screenings for cancer, diabetes, cardiac disease, and behavioral health
- Chronic Condition Management
- Wellness Coaching

Ripon Legacy Medical Clinic Hours

Monday - 8:00 a.m. to 4:30 p.m.

Tuesday - 9:00 a.m. to 5:30 p.m. (*Summer Hours, June - August will be 8:00 a.m. to 4:30 p.m.*)

Friday - 7:00 a.m. to 3:30 p.m.

| | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday/ Sunday |
|---|---|---|--|---|--|--|
| Dr. Eric Miller | Off | 402 Eureka St., Ripon , WI 54971 | Off | 130 S Main St, Mayville , WI 53050 | 211 Corporate Dr Suite H, Beaver Dam , WI 53916 | <i>Dr. Miller is available via secure text message</i> |
| Nurse Practitioner Amy Puls | 130 S Main St, Mayville , WI 53050 | Off | 211 Corporate Dr Suite H, Beaver Dam , WI 53916 | Off | 402 Eureka St., Ripon , WI 54971 | |
| Registered Nurse Kari Kittel (Ripon) | 402 Eureka St., Ripon , WI 54971 | 402 Eureka St., Ripon , WI 54971 | Off | Off | 402 Eureka St., Ripon , WI 54971 | |

Ripon: (920) 781-1504

Mayville: (920) 644-2224

Beaver Dam: (920) 219-4599

Dr. Miller or NP Puls is available to visit with you for free in person five days per week at one of three clinic locations. You are welcome to schedule appointments to visit Dr. Miller or N.P. Puls when they are in Mayville or Beaver Dam. The Ripon clinic will be open three days per week. On Tuesday, Dr. Miller will be on-site and available for visits. Beginning November 10, 2023, Nurse Practitioner Amy Puls will have office hours in Ripon on Fridays.

Scheduled appointments are preferred, so please call ahead. On Monday, a registered nurse will work the clinic alone and communicate with the other providers virtually.

Base Plan Overview¹

| | TIER 1 | TIER 2 | TIER 3 |
|--|--|--|--------------------------|
| | <ul style="list-style-type: none"> Legacy Medical Clinic Co-op Direct Contracts HPS Bundled Procedures Teladoc | <ul style="list-style-type: none"> HPS Network First Health (outside WI) | Out-of-Network |
| Preventive Care | \$0 | \$0 | \$110 |
| Teladoc visit | \$0 | N/A | N/A |
| Physical/Occupational/ Speech Therapy per visit | \$0 | \$55 | \$110 |
| Chiropractic visit | \$0 | \$25 | \$44 |
| Behavioral Health visit | \$0 | \$55 | \$110 |
| Behavioral Health visit with Collaborative Wellness | \$0 | N/A | N/A |
| Primary Care Physician visit | \$0 | \$110 | \$220 |
| Lab test | \$0 | \$55 | \$110 |
| Specialty Office visit | \$0 | \$165 | \$330 |
| Urgent Care visit | N/A | \$200 | \$200 |
| Emergency Room visit | N/A | \$500 | \$500 |
| Inpatient Facility per day (limit 3 per confinement) | N/A | \$1,650 | \$3,200 |
| Pregnancy/ Deliveries | \$0 through Alba Birth Center | \$500 | \$1,000/ day |
| Outpatient Procedures | \$0 | \$1,100 | \$2,200 |
| X-Ray & Other Low-End Imaging | \$0 | \$110 | \$220 |
| Imaging (CT/ MRI/ PET, etc.) | \$0 | \$550 | \$1,100 |
| Durable Medical Equipment / Prosthetics | \$0 | \$110 | \$220 |
| Maximum Out-of-Pocket, including Rx | \$0 | \$3,300/ \$6,600 | \$6,600/ \$13,200 |

In-network out-of-pocket maximums are \$3,300 per individual, \$6,600 per family.

¹ To find free providers in Tier 1, please call FiveStar Health at 1-888-493-9163. Ensure that all imaging, treatments, and procedures are pre-authorized by notifying FiveStar Health in advance. There is a \$250 penalty for receiving imaging, treatments, procedures, etc. without pre-authorization.

Buy-Down Plan Overview²

| | TIER 1 | TIER 2 | TIER 3 |
|--|--|--|---------------------------|
| | <ul style="list-style-type: none"> • RASD Clinic • Co-op Direct Contracts • HPS Bundled Procedures • Teladoc | <ul style="list-style-type: none"> • HPS Network • First Health (outside WI) | Out-of-Network |
| Preventive Care | \$0 | \$0 | \$200 |
| Teladoc visit | \$0 | N/A | N/A |
| Physical/Occupational/ Speech Therapy per visit | \$0 | \$100 | \$200 |
| Chiropractic visit | \$0 | \$40 | \$80 |
| Behavioral Health visit | \$0 | \$100 | \$200 |
| Behavioral Health visit with Collaborative Wellness | \$0 | N/A | N/A |
| Primary Care Physician visit | \$0 | \$200 | \$400 |
| Lab test | \$0 | \$100 | \$200 |
| Specialty Office visit | \$0 | \$300 | \$600 |
| Urgent Care visit | N/A | \$200 | \$200 |
| Emergency Room visit | N/A | \$500 | \$500 |
| Inpatient Facility per day (limit 3 per confinement) | N/A | \$3,000 | \$6,000 |
| Pregnancy/ Deliveries | N/A | \$1,000 | \$2,000/ day |
| Outpatient Procedures | \$0 | \$2,000 | \$4,000 |
| X-Ray & Other Low-End Imaging | \$0 | \$200 | \$400 |
| Imaging (CT/ MRI/ PET, etc.) | \$0 | \$1,000 | \$2,000 |
| Durable Medical Equipment / Prosthetics | \$0 | \$200 | \$400 |
| Maximum Out-of-Pocket, including Rx | \$0 | \$6,000/ \$12,000 | \$12,000/ \$24,000 |

In-network out-of-pocket maximums are \$6,000 per individual, \$12,000 per family. Pregnancy copayments and copayments with Collaborative Wellness (behavioral health) are reduced from an earlier version of this chart. Out-of-Network costs are double the costs of the second tier, except for urgent care and emergency room visits.

² To find free providers in Tier 1, please call FiveStar Health at 1-888-493-9163. Ensure that all imaging, treatments, and procedures are pre-authorized by notifying FiveStar Health in advance. There is a \$250 penalty for receiving imaging, treatments, procedures, etc. without pre-authorization.

Pharmacy

Prescription medication expenses are covered within the medical plans under Tier 2 and count toward your annual out-of-pocket maximum costs. Dr. Miller’s clinic provides all medications free to members (roughly 50 medications for allergies, high blood pressure, antibiotics, etc. within Tier 1). There is no difference between the base plan and the buy-down plan regarding medication costs.

PHARMACY COPAYMENTS

| | | Copayment 30-83 Days | Copayment 84-90 Days |
|--------------------------------|--|-------------------------|-------------------------|
| Certain Preventive Medications | Read more about free preventive drugs. | \$0 | \$0 |
| Tier 1 - Generic Medications | | \$5 | \$12.50 |
| Tier 2 - Brand Preferred | | \$30 | \$75 |
| Tier 3 - Brand Non-Preferred | | \$90 | \$225 |
| Specialty - ScoutRx Supplied | Read more about specialty drugs. | \$0 | \$0 |

See the full [list of covered medications](#). See [Summary and FAQ document from ScoutRx](#).

Call ScoutRx at (833) 233-1818 or email atp@scoutrxconsulting.com with questions about medications from pharmacies.

Call Dr. Miller’s office with questions about no cost medications from the Legacy Medical Clinic (920) 781-1504.

Dental

RASD offers a dental plan through Delta Dental to staff who work 30 hours per week. For additional benefit information, please contact Karin Hanke. See the [Delta Dental Enrollment/Change/ Waiver Form](#).

| | ANNUAL PREMIUMS | MONTHLY PREMIUMS |
|--------|-----------------|------------------|
| Single | \$74.40 | \$6.20 |
| Family | \$191.76 | \$15.98 |

DENTAL PLAN OVERVIEW

| | |
|---------------------------------|--------------------|
| Annual Deductible | \$0 |
| Annual Maximum Benefit | \$1,000 per person |
| Preventive/Diagnostic Services* | Covered 100% |
| Basic Services* | Covered 100% |
| Major Services I* | Covered 100% |
| Major Services II* | Not covered |
| Orthodontics | Not covered |

See covered procedures on page 8 of the Plan Description: <https://bit.ly/3MQjltK>

Read more about your dental plan benefits here: <https://bit.ly/3MPrnbW> and here: <https://bit.ly/3KOtdbq>

Look up in-network dental providers here: deltadentalwi.com and select “Find A Dental Provider” or call 800-236-3712 and follow the automated instructions.

Use the DentaQual ratings to see quality scores for Delta Dental providers. ([LINK](#))

Delta Dental Vision Discount Program

For employees and dependents enrolled in the dental plan, Delta Dental of WI has partnered with EyeMed Vision Care to offer a vision care **discount** program that provides savings up to 35%, access to thousands of private practices and retail providers nationwide, among many other benefits. [Read more and print the Vision Care Discount Card.](#)

Vision

Staff members who are on the dental plan have access to the vision discount program described above. Members on the medical plans have one annual eye exam per year covered for free. In addition to these options, staff may elect to pay full premiums for a Delta Dental Vision plan described below. Read more about the DeltaVision Full plan here:

<https://bit.ly/38U4tRQ> and <https://bit.ly/3MZ2cn8>

| DeltaVision® FULL PLAN | | |
|--|---|--|
| Frame / Contact Allowance | | \$150 / \$150 |
| Copay (exams/standard plastic lenses) | | \$10 / \$10 |
| Frequency (exams/lenses or contacts/frames); <i>Based on calendar year</i> | | 12 / 12 / 24 |
| Dependent Age Limit | | To age 26 |
| BENEFIT DETAILS | Network Benefit | Non-Network Reimbursement |
| Comprehensive Spectacle Exam | Member pays copay, plan pays balance | \$35 |
| Retail Imaging | Member pays up to \$39 | None |
| Standard Contact Lens* Fit and Follow-Up | Paid in full | \$40 |
| Premium Contact Lens** Fit and Follow-Up | 10% off retail price plus \$55 allowance | \$40 |
| Frames (<i>any available frame at provider location</i>) | Plan pays frame allowance, Then 20% off balance | 50% of the selected in-network allowance |
| Laser Vision Correction—Lasik or PRK | 15% off retail price Or 5% off promotional price | None |

Diabetic Eye Care Benefits include an additional office visit and diagnostic testing for those who have diabetes.

Standard Plastic Lenses

| | Network Benefit | Non-Network Reimbursement |
|----------------------|--------------------------------------|----------------------------------|
| Single Vision | Member pays copay, plan pays balance | \$25 |
| Bifocal | Member pays copay, plan pays balance | \$40 |
| Trifocal | Member pays copay, plan pays balance | \$55 |
| Standard Progressive | Member pays \$75 | \$40 |
| Premium Progressive | See benefit information below | \$60 |

Lens Options

| | | |
|--------------------------------------|---------------------------------------|------|
| UV Coating | Member Pays \$15 | None |
| Tint (<i>solid & gradient</i>) | Member Pays \$15 | None |
| Standard Scratch Resistance | Member Pays \$15 | None |
| Standard Polycarbonate | Member Pays \$40 | None |
| Standard Anti-Reflective Coating | Member Pays \$45 | None |
| Premium Anti-Reflective Coating | See next page for benefit information | None |
| Other Add-Ons and Services | 20% off Retail Price | None |

Contact Lenses—In lieu of spectacles (*Contact lens allowance covers materials only*)

| | | |
|-------------------------|---|---|
| Conventional | Plan pays contact allowance, then 15% off balance | 80% of the selected allowance amount for contacts |
| Disposable | Plan pays contact allowance | 80% of the selected allowance amount for contacts |
| Medically Necessary *** | Paid in full | \$200 |
| | | |

| Progressive Lens | | |
|---|---|----------------------------------|
| | Network Benefit | Non-Network Reimbursement |
| Standard Progressive | \$75 copay | \$40 |
| Premium Progressive as follows: | | |
| Tier 1 | \$95 copay | \$60 |
| Tier 2 | \$105 copay | \$60 |
| Tier 3 | \$120 copay | \$60 |
| Tier 4 | \$75 copay, 80% of charge less \$120 allowance | \$60 |
| Anti-Reflective Coating | | |
| Standard Anti-Reflective Coating | \$45 | None |
| Premium Anti-Reflective Coating as follows: | | |
| Tier 1 | \$57 | None |
| Tier 2 | \$68 | None |
| Tier 3 | 80% of charge | None |

*** Medically necessary contacts require authorization from a vision doctor when some conditions are present. Please contact the plan for more information.

VISION FULL PLAN PREMIUMS

| | ANNUAL PREMIUMS | MONTHLY PREMIUMS |
|------------------------------|------------------------|-------------------------|
| Single | \$84.48 | \$7.04 |
| Employee + Spouse | \$168.96 | \$14.08 |
| Employee + Child(ren) | \$172.44 | \$14.37 |
| Family | \$256.92 | \$21.41 |

TIP - If you enroll in the full plan, you will have fairly expensive premiums. You must weigh the benefits of the plan carefully against the cost of the premiums.

Life Insurance

Life insurance can help protect you or your loved ones in the event of a death. Through the State Group Life Insurance program (Securian), RASD staff are eligible for life insurance benefits up to five times their annual earnings (see chart below). Staff must be eligible to enroll in the Wisconsin Retirement System (WRS). If life insurance is declined, coverage can begin only with a qualifying life event or as a late enrollment with the evidence of insurability completed for review by the plan's underwriting.

| Monthly Premium Rates | | Funding | Benefit Level |
|-----------------------|--------------------|--------------------|---|
| Age | Per \$1,000 | | |
| Under 30 | \$0.05 | 100% Employee Paid | Basic Life Insurance One times annual earnings |
| 30-34 | \$0.06 | 100% Employee Paid | Optional Life Insurance One times annual earnings |
| 35-39 | \$0.07 | | |
| 40-44 | \$0.08 | 100% Employee Paid | Additional Optional Life Insurance One, two, or three times annual earnings |
| 45-49 | \$0.12 | | |
| 50-54 | \$0.22 | | |
| 55-59 | \$0.39 | | |
| 60-64 | \$0.49 | | |
| 65-69 | \$0.57 | | |
| \$10,000; \$5,000 | \$1.60 | 100% Employee Paid | 1 Unit - Spouse & Dependent Life Insurance (Spouse = \$10,000; Dependent = \$5,000) |
| \$20,000; \$10,000 | \$3.20 | 100% Employee Paid | 2 Units - Spouse & Dependent Life Insurance (Spouse = \$20,000; Dependent = \$10,000) |

Disability Insurance

To help provide some peace of mind by protecting a significant chunk of your paycheck, RASD offers staff short-term and long-term disability insurance through National Insurance Services (NIS). RASD pays for Long-Term coverage while staff have the option to purchase different benefit levels of Short-Term coverage.

Short-Term Disability – 100% of premium paid by staff

- Eligible staff working 20 hours per week or more
- 1st Day Accident/4th Day Sick Elimination Period up to the 1st 90 days
- Weekly benefit is not to exceed 66 and 2/3 percentage of weekly pre-disability earnings
- Contact Karin Hanke for coverage options and premiums

Long-Term Disability – 100% of premium paid by RASD

- Eligible staff working 20 hours per week or more
- 90-Day Elimination Period
- 90% of monthly salary to maximum benefit of \$13,125/month

Evidence of insurability (EOI) is required for late enrollees, increases and/or amounts exceeding the Guarantee Issue. If you do not enroll for all available coverage within your initial eligibility period, you may obtain coverage by providing satisfactory evidence of insurability. Please contact Karin Hanke for information on eligibility periods, evidence of insurability forms and submission deadlines.

Please note pre-existing conditions may affect enrollment.

Flexible Spending Accounts

Staff who work at least 20 hours per week are eligible to contribute to Health Care and Dependent Care Flexible Spending Accounts. Contributions to these accounts are tax free and lower your taxable income. A **Health Care FSA** is used for medical expenses not covered by your medical plan. The **Dependent Care FSA** is for expenses related to the care of a dependent child or adult (e.g., day care).

In 2024, you can elect to contribute up to \$3,200 per year to a medical flexible spending account (FSA) though only \$640 of unspent funds can roll into the 2025 plan year. The dependent daycare contributions are limited to \$5,000 – with no option to roll over unspent funds into the new plan year.

Health Care FSA

The Health Care FSA allows you to set aside money from your paycheck, on a **pre-tax** basis, to pay for eligible expenses, such as copayments, deductibles, eyeglasses, contact lenses, and other health-related expenses that are not reimbursed by insurance plans.

Participants in the Health Care FSA are also eligible to receive an FSA Debit MasterCard that provides an easy, automatic way to pay for eligible health care/benefit expenses. The card lets participants electronically access the pre-tax amounts set aside in their Health Care FSA.

Please note that the FSA Debit MasterCard can only be used with the Health Care FSA, not the Dependent Care FSA. [Read more.](#)

Funds are drawn from the medical FSA first, then the HRA if applicable.

Dependent Care FSA

The Dependent Care FSA allows you to set aside money from your paycheck, on a pre-tax basis, for qualified dependent care expenses, such as daycare. Eligible dependents are children under 13 years of age, or a child over 13, spouse, or elderly parent residing in your home who is physically or mentally unable to care for himself or herself.

Health Reimbursement Accounts³

No HRA Contributions will be made in July 2023 or later. Prior to the 2023-2024 school year, RASD provided HRA funds to staff on the medical insurance plan. Unused HRA funds roll over year after year without a limit to the amount you can rollover. HRA funds can be accessed through a GetMOR debit card.

Accessing HRA Funds

Using your GetMOR card is the quickest and most convenient option. If you can't use your card, you can file claims via the mobile app, online, or by mailing/faxing in a Claim Reimbursement Form.

For reimbursement from your FSA or HRA, complete the form (electronic via the app or online or paper claim if mailing/faxing) and attach your supporting documentation.

³ The Ripon Area School District is phasing out the HRA in favor of offering free medical care through Tier 1 providers. There will be no District contribution toward HRAs in July 2023 or later.

Retirement

I. Wisconsin Retirement System (WRS)

The Wisconsin Retirement System (WRS) is a retirement plan that provides income in retirement for most public employees in the state. Coverage is automatic for eligible staff, and you cannot opt out. In 2024, the percentage will increase to 6.90% (13.8% total). The percent of contribution is subject to change in January annually.

Eligibility: All full-time staff are enrolled in WRS as of their hire date. For staff hired **on or after July 1, 2011**, who are regular part-time and part-time temporary & seasonal they must meet both of the following eligibility criteria:

- 880 hours for all district staff, **AND**
- Are expected to be employed for at least one year (365 consecutive days, 366 in leap year) from the date of hire.

Vesting: Staff who became WRS eligible **on or after July 1, 2011**, are not eligible for a WRS retirement annuity or lump sum retirement benefit until they have 5.0 years of creditable service. However, the member would still be eligible for a separation benefit, which includes the employee contribution and investment returns only.

If you were enrolled in WRS prior to July 1, 2011, you were vested when you first began WRS employment. Vested participants may receive a retirement benefit at age 55 once they terminate all WRS employment. See more about WRS here: [WRS Retirement Benefit | ETF \(wi.gov\)](#) .

II. 403(b) Savings Plan *(updated 11/07/2023)*

A 403(b) plan is a tax-advantaged retirement program that permits you to invest a portion of your income for retirement on a pre-tax (Traditional) or after-tax (Roth) basis. Amounts deposited pre-tax into a 403(b) account and any earnings on those contributions are generally not taxed until the staff member makes a withdrawal from his or her 403(b) account following separation from service with the District. In the year of deposit, income amounts deposited into a Roth retirement account are taxed as income, but earnings and withdrawals are never taxed. [Learn more about 403\(b\) enrollment.](#)

| MAXIMUM CONTRIBUTIONS (under age 50) | MAXIMUM CONTRIBUTIONS (if age 50 or older at any time during the year) | 15 –YEAR CATCH-UP (with 15 years of service and previous avg. annual contribution less than \$5,000) |
|---|--|---|
| \$23,000 | \$30,500 | \$3,000 |

The District has two approved vendors: **WEA Trust** - .28% annual fee in 2024 (Ph. 800-279-4030) and **Vanguard** - \$60 flat fee - (Ph. 800-569-4903).

TIP— At roughly \$21,429+ in account balance, Vanguard’s fee is cheaper than WEA.

Employee Assistance Program

RASD partners with TELUS Health to offer an Employee Assistance Program to all staff working 20 hours per week. The EAP is a voluntary and confidential benefit that offers direction with personal or job-related stresses.

| | | | |
|----------------------------|------------------|-----------------------|-----------------------------|
| Alcohol or Drug Addictions | Anxiety | Parenting Concerns | Depression |
| Eating Disorders | Eldercare | Family Conflict | Financial or Legal Concerns |
| Marital Difficulties | Problem Gambling | Relationship Problems | Stress Management |

Counseling Services Overview:

- **No cost or enrollment required** – All staff are eligible from the date of hire
- **Access Options** – Connect with licensed counselors 24/7 over the phone (866-451-5465) and up to three face-to-face visits per situation.
- **Voluntary** – Use at your own discretion
- **Confidential** – Anything discussed with an EAP counselor is kept confidential, within the boundaries of state and federal laws.

[See more here: LINK](#) The password is “EAP”

Identity Theft Protection Services

From a lost wallet to credit card fraud, having your personal information compromised is stressful. Through IDX Identity Theft Recovery, you have access to specialists 24/7, who are trained to help restore your peace of mind. They can guide you or your family members through the resolution process:

- Limited Power of Attorney to work on the victim’s behalf
- Assistance with investigation
- Guidance through the recovery process

See more here: <https://bit.ly/38VmC1Z>

To start the process, call 855-205-6010 or visit <https://app.idx.us/account-creation/NIS>—*The required code is “NIS.”*

Opt-Out Incentive

If you opt out of family medical insurance, you may be eligible to receive a \$3,000 opt-out incentive. This benefit is sometimes referred to as “alternative benefit plan,” “ABP,” or “Cash in Lieu.”

To be eligible, you must have a spouse or dependents. This opt-out payment is not considered compensation by the Wisconsin Retirement System. Payment will be included in your regular paychecks. To be eligible, you must meet the following criteria:

1. You must be eligible for family insurance coverage (i.e., You must have a spouse and/or dependents. Those eligible for single health insurance do not qualify for this alternate benefit.)
2. You must waive health insurance coverage under the district’s plan.
3. You must have health insurance coverage through another plan.

TIP—Staff are not eligible for this opt-out incentive if they are enrolled in the district’s medical plan through a spouse who is also employed by the district. This is true because all medical expenses for you and your spouse affect district medical claims.

Contact Information

| Plan and Carrier Contacts | Phone Number | Website |
|---|--|---|
| Medical Plan FiveStar Health Dr. Eric Miller (Legacy Medical) HPS Network (WI) First Health (outside WI) | (888) 493-9163 (920) 781-1504 (888) 477-7968 (888) 246-9949 | www.prairieontheweb.com/ https://legacymedserv.com/ https://hps.md/the-hps-network/ https://www.myfirsthealth.com |
| Pharmacy Plan ScoutRx | (833) 233-1818 atp@scoutrxconsulting.com | https://www.scoutrxconsulting.com/ |
| Dental Plan (includes vision discount program) Delta Dental of WI | (800) 236-3712 | www.deltadentalwi.com |
| Telemedicine Teladoc Dr. Eric Miller (Legacy Medical) | (800) 835-2362 (920) 781-1504 | https://www.teladoc.com/ https://legacymedserv.com/ |
| Vision Discount Program through Delta Dental Voluntary Full Vision Plan Delta Dental/Eye Med Vision | (866) 246-9041 (844) 848-7090 | www.deltadentalwi.com www.eyemedvisioncare.com/deltadental |
| Voluntary Group Life WRS & Securian | (866) 295-8690 | etf.wi.gov/members/benefits_life_ins |
| Short and Long-Term Disability National Insurance Services (NIS) | STD: (866) 295-8690 LTD: (800) 627-3237 | https://www.nisbenefits.com/ |
| Wisconsin Retirement System WRS | (877) 533-5020 | etf.wi.gov |
| Flexible Spending Account (FSA) & Health Reimbursement Account (HRA) Consociate (Previously GetMOR) | (888) 900-4667 | https://www.consociatehealth.com/getmor/ |
| Employee Assistance Programs (EAP) TELUS Health/NIS | EAP: (866) 451-5465 Claim Assist: (866) 472-2734 | www.niseap.com |
| Identity Theft Assistance Service Madison National Life / NIS | (855) 205-6010 | https://app.myidcare.com/account-creation/NIS |
| 403(b) Retirement Plans WEA Member Benefits Vanguard | WEA: (800) 279-4030 Vanguard: (800) 569-4903 | https://www.weabenefits.com/ https://investor.vanguard.com/accounts-plans/403b-plans |

Annual Notices

Newborns' and Mothers' Health Protection Act: <https://bit.ly/3MVbO2n>

Women's Health & Cancer Rights Act: <https://bit.ly/3MVbO2n>

HIPAA Notice of Privacy Practices: <https://bit.ly/3MVbO2n>

HIPAA Special Enrollment Rights: <https://bit.ly/3Fg8yJH>

403(b) Universal Availability Notice : [LINK](#) (updated 1/05/2023)

403(b) Contribution Limitation Notice: [LINK](#) (updated 1/05/2023)

Health Insurance Marketplace Notice: <https://bit.ly/3FI0f25>

COBRA General Notice: <https://bit.ly/38e0Q9r>

Wellness Program Disclosures: <https://bit.ly/3KSz2EZ>

Surprise Medical Billing Notice: <https://bit.ly/383b6S9>

Notice of Creditable Coverage: <https://bit.ly/3ykKO8C>

Premium Assistance under Medicaid / CHIP: <https://bit.ly/3yo0R5o>

You have 30 days from your date of hire or qualifying life event to make your benefit elections. For more information about your benefits, please contact Payroll Manager Karin Hanke hankek@ripon.k12.wi.us or Business Manager Jonah Adams adamsj@ripon.k12.wi.us.

